



Arkansas
April 2, 1997

Recovery Times

"People Helping People"



FEMA
ISSUE 2



FEMA photo by Win Henderson

Resident of Saline County studies information on available assistance provided by FEMA/OES community relations worker.

Federal/State Aid Helps Families Arkansans on the Road to Recovery

One month after moving back to Arkansas from Ohio, Catherine Griffin heard the tornado warnings in College Station.

"Suddenly, it became terribly dark and I heard the roar of the wind — like a freight train headed directly toward the house," Griffin said.

By then she knew a tornado was imminent and ran to take cover in the bathroom. "I could hear glass breaking and the house was shaking so hard it felt as if it would come off the foundation," Griffin said. Minutes later it was over. A wall in Griffin's bedroom was sucked away from the house and her bedroom was completely destroyed.

Griffin didn't know what to do after the storm, so she continued living in her damaged home. Then FEMA and Red Cross workers came through Griffin's neighborhood with flyers encouraging anyone with damage to apply for assistance.

"I did, and FEMA helped very quickly. An inspector came by and about 10 days later the check arrived. I later received an Individual and Family Grant to replace furniture and personal

property I lost."

In Tuckerman, Robin Stapleton was watching television when the wind suddenly picked up, the power went out and she heard the sound. With little time to act, Stapleton, her husband, mother-in-law and son piled into a bathtub and prepared for the worst. Within minutes, the Stapletons lost their new home to the deadly tornado.

They wasted no time in making plans to rebuild. They had insurance, but it covered less than half of their \$93,400 losses.

On Tuesday following the tornado, the Stapletons called the FEMA toll-free number and were referred to SBA for a low-interest loan. They filled out the simple loan application and the following Friday, SBA approved a 30-year loan for \$51,400.

The Stapletons also visited the Newport Disaster Recovery Center and received other disaster recovery information.

"With the help of insurance, the SBA disaster loan and other disaster assistance, we can rebuild our home and replace the items we lost," Stapleton said.

How to Apply for Assistance

You can start on the road to recovery by placing a single phone call.

Call the FEMA toll-free number, **1-800-462-9029**, (TTY: **1-800-462-7585**). If you have insurance, contact your insurance company and advise them of the extent of your damages.

After registering by telephone, if your losses need to be verified a FEMA inspector will contact you within three to five days.

If you are eligible for housing assistance, you should receive a check within 7 to 10 days following the inspector's visit. These funds can be used for temporary rental assistance, emergency home repairs or for staying in a hotel/motel.

If you cannot find a place to live, call the FEMA Helpline, **1-800-525-0321** (TTY: **1-800-660-8005**) or visit a disaster recovery center to find apartment listings. FEMA may also help you rent mobile homes or trailers.

After calling the FEMA registration line, you may receive an SBA loan application to complete and return. Complete the loan application speedily; it will help determine what additional aid you may receive.

If you do not receive an SBA loan, you may be considered for the Individual and Family Grant Program. This program provides money for essential home repairs, replacement of personal property, transportation, medical and dental bills, funeral expenses and disaster debris removal.

If you have registered with FEMA, but have not been contacted within two weeks, or if you still have questions, call the FEMA Helpline: **1-800-525-0321** (TTY: **1-800-660-8005**).

Apply By Phone
1-800-462-9029
(TTY: **1-800-462-7585**)
7 a.m. to 8 p.m. Central time, seven days a week.
Toll Free



A Message From

Federal Emergency Management Agency

James Lee Witt, Director

As we Arkansans know only too well, the high winds and tornadoes that visit our state periodically can wreak havoc with people's lives and property.

On my visit to the state immediately after the recent spate of storms, my heart went out to those people I met, many of whom I knew, who had suffered such terrible losses. I want you to know how much I admire the strength and courage shown by people in every place I visited. And for those who lost family members, my prayers and deepest condolences go out to you.

Because of the efforts of thousands of federal, state and local workers and volunteers from churches and organizations around the state, recovery is underway. But I know that recovery does not mean the losses that have been suffered are erased. Some losses cannot ever be restored. Working together, though, we can rebuild and move forward into the future.

I bring you my personal assurance that this Administration and we at FEMA, together with our partners in the state emergency management agency and other local agencies, stand committed to assist you in protecting your homes and loved ones from the traumatic reminders of nature's power.

I am pleased to head an agency that, together with the Arkansas Office of Emergency Services and local governments and volunteers, can help in the effort to restore and rebuild our communities to make them safer in the event of future natural disasters.

My pledge to you is that FEMA will be here to support this work until the job is done.



A Message From

Arkansas Office of Emergency Services

Joe Dillard, Director

Although the storms of March 1 are no longer the lead story on the evening news, many dedicated emergency personnel at the federal, state and local levels are working hard to provide the programs and services needed by the thousands of Arkansans touched in so many ways by the disaster.

I could fill many pages relating to you the near-unbelievable acts of courage and heroism that I have witnessed and have had reported to me in the past weeks. Not just stories of neighbor helping neighbor, but genuine concern and resources pouring in from private citizens, corporate entities, religious and civic groups as well as governments across our state and the nation.

Disaster of the magnitude of the March 1 tornadoes tax the capability of emergency-service providers at all levels of government. It was most gratifying to witness the rapid response and cooperation among local governments, state agencies, FEMA and other federal agencies and voluntary groups that mobilized personnel and resources necessary to address victims' immediate needs. We must now continue our efforts to ensure we have not overlooked any short-term needs of our citizens and to begin the long-term recovery process.

Governor Huckabee and the Office of Emergency Services, with continued help and support of the many state agencies that have been working long hours and weekends to help their fellow Arkansans, are continuing their efforts as long as there are storm-related needs to be met in our state.

Caring for Your Family after a Disaster

Stress. It's a common problem that goes hand-in-hand with a disaster. Everywhere you look, you see destruction, debris, heartache. The road to recovery involves more than just cleaning up physical debris. It also involves working to get your emotional house in order.

"Common reactions caused by or aggravated by disaster can include depression, irritability, anger, trouble sleeping or eating, family discord, restlessness or substance abuse," Tom Head, assistant director, Arkansas Division of Mental Health, warned. "Identifying these problems and beginning treatment now, will help prevent larger ones later"

Parents are encouraged to pay attention to their children's feelings and fears. Explain the disaster factually. Youngsters have vivid imaginations. Things they don't understand can make them afraid. Reassure them life will return to normal. Hugs and holding are impor-

tant. Try to find or replace pets or favorite toys. Encourage them to express their feelings. Try not to scold them for things they do that might be disaster related such as bed-wetting, thumb sucking or clinging to you.

Remember, the recovery period can be long, hard and confusing. Don't be ashamed to admit you're feeling anxious. Take advantage of the available counseling.

The Arkansas Division of Mental Health provides crisis counseling to individuals and families who suffered loss and storm damage during the recent tornadoes. Free counseling is available for individuals, families, and groups. Getting help is simple. Call the FEMA Helpline at **1-800-525-0321 (TTY: 1-800-660-8005)**, Mon.-Sat., 8 a.m. to 6 p.m. The Helpline will give you the phone number of a free crisis counselor in your area.

Disaster Questions and Answers



FEMAPhoto by Win Henderson

Woman, holding her granddaughter, stands in ruins of her son's home in Benton. The roof was completely lifted off and the interior demolished.

Insurance Holders: You May Be Eligible for Disaster Aid

Not everyone who is eligible for disaster assistance has applied for it, according to Jim McClanahan, federal coordinating officer, Federal Emergency Management Agency (FEMA).

"It is important that individuals impacted by the storms and tornadoes understand the full range of disaster relief that is available, especially those whose insurance does not cover all their losses," McClanahan said.

Disaster victims may depend on insurance to cover some of their losses, only to learn a policy does not include funds for emergency living expenses. For example, rent for hotel or apartment accommodations while your damaged home is being repaired or funds for emergency repairs to restore your home to a livable condition may be available to disaster applicants. Home owners whose loss is not fully covered by insurance also may be eligible for low-interest disaster loans.

"The important thing to remember is that federal assistance is intended for eligible expenses not covered by insurance," State Coordinating Officer David Maxwell said. "Individuals need to file a claim for their losses with their insurance agent as soon as possible. But policyholders don't need to wait for a settlement before applying for federal programs."

If you suffered storm damage and live in a disaster-declared county, call the FEMA registration number **1-800-462-9029 (TTY: 1-800-462-7585)** or visit a disaster recovery center in your area to determine if you are eligible for assistance.

Q. I registered with FEMA, then received a disaster loan application from SBA. Why?

A. The U.S. Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses which is not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. How can I get help filling out my application for a disaster loan from SBA?

A. SBA has loan officers in every disaster recovery center to provide one-on-one service to disaster victims. You may visit SBA at any of these locations, and you do not need an appointment.

Q. I received a check from FEMA to pay for repairs to my home so I could live in it, but it wasn't enough to fix all the disaster damage. Can I get more help?

A. The temporary housing assistance check you received from FEMA pays for essential, immediate repairs so you can live in your house. It is not intended to cover the full costs of repairing all disaster damages. Low-

interest disaster loans from the SBA are the primary source of federal assistance to pay for uninsured damages to your home and furniture, clothing, vehicles and other belongings.

Q. I already have a mortgage on my home. I can't afford a disaster loan in addition to my mortgage payment. Can SBA help me?

A. In some cases, SBA can refinance your existing mortgage. By refinancing a prior mortgage, SBA can often make a loan with a monthly payment for both the repairs and the refinancing which is about the same as the mortgage payment before the disaster.

Q. What happens if I cannot afford a loan?

A. If SBA determines you are unable to repay a loan, SBA will automatically refer you to the state-run Individual and Family Grant Program. The grant provides a safety net for individuals and is available only when you have serious needs that cannot be met with insurance, loans or help from any other source. Uncompensated needs such as medical, dental and funeral expenses are referred directly to the state-run grant program. Even if you believe you cannot afford a loan, you must submit your completed loan application to SBA or you will not be considered for other forms of aid.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits.



FEMA photo by Win Herboldson

A member of the Army Corps of Engineers supervises removal of debris from tornado - devastated Arkadelphia.

Materials Placed Near Roadside May Be Removed as Debris

As debris removal continues throughout tornado- and storm-damaged areas, officials advise residents that personal property placed along public roadsides may be hauled away along with disposable goods.

The Army Corps of Engineers and private contractors, working with funds provided by the Federal Emergency Management Agency (FEMA), are removing debris in Arkadelphia and Pulaski counties. In other disaster-declared counties, local governments are managing debris removal.

“Residents should avoid placing any property near the roadside that they want to

keep,” Federal Coordinating Officer Jim McClanahan said. “This is where individuals are being asked to stack debris—other items may be mistaken for unwanted materials.”

Personal property that individuals want to keep should be separated and tagged “not for removal” so it will not be mistakenly removed.

Residents have been asked to separate bumble debris from non-bumble debris. Hazardous materials such as paint, fuel, oil, auto batteries and household chemicals should be segregated and will be picked up at a later date.

Recovery Times is published by the Federal Emergency Management Agency and the Arkansas Office of Emergency Services with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

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DR1162

You May Qualify For Tax Refunds

Tax refunds may be available for some victims of the March tornadoes. According to the Internal Revenue Service, tax benefits are possible if you have uninsured or underinsured losses from the storm.

If you have questions about tax benefits to which you may be entitled, call the IRS toll-free tax assistance number **1-800-829-1040 (TTY 1-800-829-4059)** for the speech- or hearing-impaired).

Important Phone Numbers - *Clip and Save*

Federal Agencies

FEMA Registration. 800-462-9029
(TTY for hearing/speech-impaired). 800-462-7585
Disaster Information Helpline. 800-525-0321
(TTY for hearing/speech-impaired). 800-660-8005
FEMA Fraud Detection. 800-323-8603
National Flood Insurance Program
Obtain policy/information. 800-638-6220
Policyholders/claims. 800-767-4341
Social Security Administration 800-772-1213
U.S. Small Business Administration 800-366-6303
Internal Revenue Service. 800-829-1040
(TTY for hearing/speech-impaired). 800-829-4059
Housing and Urban Development Hotline. 800-669-9777
Department of Veterans Affairs,
Arkansas Regional Office. 501-370-6622

State Agencies

Office of Emergency Services. 501-329-5601
Department of Labor. 501-682-4500
Insurance Department. 501-371-2600
Department of Human Services. 501-682-8932
Arkansas Attorney General
Consumer Protection Division 501-682-1324
Employment Security Division 501-682-3305
Department of Health 501-661-2301
Department of Pollution Control and Ecology. 501-682-0716

Volunteer Agencies

American Red Cross 1-800-HELPNOW
Salvation Army 1-800-725-9005